

Fill in this information to identify the case:

Debtor 1 Samara Elam  
Debtor 2 \_\_\_\_\_  
(Spouse, if filing)  
United States Bankruptcy Court for the : Northern District of Illinois  
(State)  
Case number 15-24605

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Bayview Loan Servicing, LLC

Court claim no. (if known): 8

Last four digits of any number you use to identify the debtor's account: XXXXXX8648

Date of payment change: 04/01/2020  
Must be at least 21 days after date of this notice

New total payment: \$666.11  
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 377.63

New escrow payment : \$ 304.93

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: %

New interest rate: %

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

Debtor 1

Samara Elam

First Name Middle Name Last Name

Case number (if known) 15-24605

**Part 4:**

**Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent

**I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.**

X /s/Kinnera Bhoopal Date 3/2/2020  
Signature

Print: Kinnera Bhoopal Title Authorized Agent  
First Name Middle Name Last Name

Company McCalla Raymer Leibert Pierce, LLC

Address 1544 Old Alabama Road  
Number Street  
Roswell GA 30076  
City State ZIP Code

Contact phone (312) 348-9088 X5172 Email Kinnera.Bhoopal@mccalla.com

In Re:  
Samara Elam

Bankruptcy Case No.: 15-24605  
Chapter: 13  
Judge: Jacqueline P. Cox

CERTIFICATE OF SERVICE

I, Kinnera Bhoopal, of McCalla Raymer Leibert Pierce, LLC, 1544 Old Alabama Road, Roswell, GA 30076, certify:

That I am, and at all times hereinafter mentioned, was more than 18 years of age;

That on the date below, I caused to be served a copy of the within NOTICE OF MORTGAGE PAYMENT CHANGE filed in this bankruptcy matter on the following parties at the addresses shown, by regular United States Mail, with proper postage affixed, unless another manner of service is expressly indicated:

Samara Elam  
2214 West 119Th Place  
Blue Island, IL 60406

Rodion Leshinsky  
The Semrad Law Firm, LLC  
20 S. Clark Street, 28th Floor  
Chicago, IL 60603

*(served via ECF Notification)*

Tom Vaughn, Trustee  
55 E. Monroe Street, Suite 3850  
Chicago, IL 60603

*(served via ECF Notification)*

U.S. Trustee  
Patrick S Layng  
Office of the U.S. Trustee, Region 11  
219 S Dearborn St  
Room 873  
Chicago, IL 60604

*(served via ECF Notification)*

I CERTIFY UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Executed on: 3/4/2020 By: /s/Kinnera Bhoopal  
(date) Kinnera Bhoopal  
Authorized Agent for Bayview Loan Servicing, LLC



**BAYVIEW**  
LOAN SERVICING

P.O. Box 331409  
Miami FL 33233-1409

ANTICIPATED ESCROW ACCOUNT DISBURSEMENTS  
COUNTY TAX \$2,506.23  
HAZARD INS \$1,153.00  
Total \$3,659.23

\$3,659.23 / 12 months =

Escrow Payment Calculation \$304.93

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT  
AND CHANGE OF PAYMENT NOTICE PREPARED FOR  
ACCOUNT NUMBER: [REDACTED]  
ESCROW ANALYSIS DATE: 02/10/2020

Samara Elam  
2214 119th Pl  
Blue Island, IL 60406-1212

**NEW PAYMENT IS AS FOLLOWS:**

Principal and Interest \$361.18  
Required Escrow Payment \$304.93  
Shortage/Surplus Spread  
Optional Coverages  
Buydown or Assistance Payments  
Other

Total Payment \$666.11  
New Payment Effective Date: 04/01/2020

Current Payment Due Date: 02/01/2020

This statement provides a detailed summary of activity related to your escrow account. Bayview Loan Servicing maintains your escrow account to pay such items as property taxes, insurance premiums, and/or mortgage insurance. The escrow items to be disbursed from your account over the next twelve months are summarized above.

**ESCROW ACCOUNT PROJECTION FOR THE COMING YEAR**

The following estimate of activity in your escrow account from 04/2020 through 03/2021 is provided for your information. All payments we anticipate receiving as well as disbursements we anticipate making on your behalf are included. This also includes the Projected Escrow Account Balance, derived by carrying forward your current actual escrow balance. Please retain this statement for comparison with the actual activity in your account at the end of the next escrow account computation year.

MONTH	PAYMENTS TO ESCROW ACCOUNT	PAYMENTS FROM ESCROW ACCOUNT				TAXES	TAX DESC.	ESCROW ACCOUNT BALANCE	
		MIP/PMI	FLOOD	HAZ. INS.	WIND INS.			PROJECTED	REQUIRED
STARTING BAL								\$6,244.71 <sup>1</sup>	\$609.93 <sup>2</sup>
APR 20	\$304.93							\$6,549.64	\$914.86
MAY 20	\$304.93							\$6,854.57	\$1,219.79
JUN 20	\$304.93							\$7,159.50	\$1,524.72
JUL 20	\$304.93					\$1,100.45	COUNTY TAX-2	\$6,363.98	\$729.20
AUG 20	\$304.93							\$6,668.91	\$1,034.13
SEP 20	\$304.93							\$6,973.84	\$1,339.06
OCT 20	\$304.93							\$7,278.77	\$1,643.99
NOV 20	\$304.93							\$7,583.70	\$1,948.92
DEC 20	\$304.93							\$7,888.63	\$2,253.85
JAN 21	\$304.93							\$8,193.56	\$2,558.78
FEB 21	\$304.93					\$1,405.78	COUNTY TAX-1	\$7,092.71	\$1,457.93
MAR 21	\$304.93			\$1,153.00				\$6,244.64 *	\$609.86 LP
Total				\$1,153.00		\$2,506.23			

(1) Your current escrow balance is \$8,048.23. To project the next year's tax and insurance payment we added \$755.26 for payments not yet made and subtracted \$2,558.78 for disbursement not yet made. This brings your projected starting balance to \$6,244.71 (see breakdown on next page).

(LP) The lowest (LP) required escrow balance for the next 12 months is scheduled to be \$609.86 (cushion) which is 1/6 of the anticipated escrow account installment. Under Federal Law (RESPA) or applicable state law, a cushion in your escrow account is permitted (excluding MIP/PMI).

(\*) Your lowest (\*) projected escrow balance for the next 12 months is scheduled to be \$6,244.64. Your bankruptcy escrow claim amount of \$0.00 will be added to your escrow balance. The difference between the lowest projected balance, bankruptcy escrow claim amount and cushion is \$5,634.78. This results in a surplus once all the payments not yet made for the tax and insurance portion are received. The surplus amount will be refunded by check either (a) with this statement or (b) mailed to you within 30 days.

(2) Based on the escrow account projection for the coming year indicated above, your escrow account requires a starting escrow balance of \$609.93 to arrive at the lowest (LP) required escrow balance.

This escrow analysis is based on the assumption that all escrow advances made on your loan prior to your bankruptcy filing date are included in your bankruptcy plan and will be paid through that plan. In other words, we are only analyzing for taxes (and insurance if applicable) that will come due after your current bankruptcy filing date.

IF YOU ARE REPRESENTED BY AN ATTORNEY, PLEASE NOTIFY US AND PROVIDE THIS CORRESPONDENCE TO YOUR ATTORNEY.

Account Number: [REDACTED]

This is a statement of actual activity in your escrow account from 04/2019 through 03/2020. Last year's projections are next to the actual activity. Your mortgage payment for the past year was \$694.38 of which \$361.19 was for principal and interest and \$333.19 went into your escrow account. An asterisk(\*) indicates a difference from a previous estimate either in the date or the amount. An 'E' indicates a projected disbursement or payment.

Your anticipated low point may or may not have been reached based on one or more of the following factors:

- |   |   |  |
|---|---|--|
| <b>PAYMENT(S)</b> <ul style="list-style-type: none"> <li>Monthly payment(s) were received less than OR greater than expected</li> <li>Monthly payment(s) were received earlier OR later than expected</li> <li>Previous overage was returned to escrow</li> <li>Previous deficiency/shortage not paid entirely</li> </ul> | <b>TAXES</b> <ul style="list-style-type: none"> <li>Tax rate and/or assessed value changed</li> <li>Exemption status lost or changed</li> <li>Supplemental/Delinquent tax paid</li> <li>Tax bill paid earlier OR later than expected</li> <li>Tax installment not paid</li> <li>Tax refund received</li> <li>New tax escrow requirement paid</li> </ul> | <b>INSURANCE</b> <ul style="list-style-type: none"> <li>Premium changed</li> <li>Coverage changed</li> <li>Additional premium paid</li> <li>Insurance bill paid earlier OR later than expected</li> <li>Premium was not paid</li> <li>Premium refund received</li> <li>New insurance escrow requirement paid</li> <li>Force placed insurance premium paid</li> </ul> |
|---|---|--|

MONTH	PAYMENTS TO ESC. ACCT. PROJECTED	ACTUAL	PAYMENTS FROM ESC. ACCT. PROJECTED	ACTUAL	DESCRIPTION	ESCROW BAL. PROJECTED	COMPARISON ACTUAL
<b>STARTING BAL</b>						\$614.85	\$526.05-
APR	\$307.46	\$0.00 *				\$922.31	\$526.05-
MAY	\$307.46	\$377.63 *				\$1,229.77	\$148.42-
JUN	\$307.46	\$0.00 *				\$1,537.23	\$148.42-
JUL	\$307.46	\$0.00 *	\$918.24	\$1,100.45 *	COUNTY TAX-2	\$926.45	\$1,248.87- L
AUG	\$307.46	\$710.82 *				\$1,233.91	\$538.05-
SEP	\$307.46	\$333.19 *				\$1,541.37	\$204.86-
OCT	\$307.46	\$333.19 *				\$1,848.83	\$128.33
NOV	\$307.46	\$0.00 *				\$2,156.29	\$128.33
DEC	\$307.46	\$333.19 *				\$2,463.75	\$461.52
JAN	\$307.46	\$7,586.71 *				\$2,771.21	\$8,048.23
FEB	\$307.46	\$377.63 *E	\$1,637.72	\$1,405.78 *E	COUNTY TAX-1	\$1,440.95	\$7,020.08
MAR	\$307.46	\$377.63 *E	\$1,133.49	\$1,153.00 *E	HAZARD INSUR	\$614.92	\$6,244.71
<b>Total</b>	<b>\$3,689.52</b>	<b>\$10,429.99</b>	<b>\$3,689.45</b>	<b>\$3,659.23</b>			

\* = indicates a difference from a previous estimate either in the date or the amount  
'E' = projected disbursement or payment  
'L' = Lowest Escrow Balance

**Starting Projected Escrow Balance:**

Current Escrow Balance	\$8,048.23
Payments Not Yet Made	\$755.26
Disbursements Not Yet Made	\$2,558.78
<b>Projected Escrow Balance</b>	<b>\$6,244.71</b>

At the time of your escrow account review, your expected lowest balance was \$614.92 (cushion) or 1/6 of the anticipated escrow payment. Your actual lowest escrow balance was negative \$1,248.87, as shown in the above "Account History".

**Confirmed SII Disclaimer:** If you are a confirmed successor in interest of the account, unless you assume the mortgage loan obligation under state law, you are not personally liable for the mortgage debt and cannot be required to use your own assets to pay the mortgage debt.

Bayview Loan Servicing, LLC is a debt collector. This letter is an attempt to collect a debt and any information obtained will be used for that purpose. To the extent your original obligation was discharged or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance with non bankruptcy law and/or informational purposes only. It does not constitute an attempt to collect a debt, to reaffirm a debt, or to impose any personal liability on you. Nothing in this letter (including our use of the words "your," "loan," "mortgage," or "account") means that you're required to repay a debt that's been discharged. If your original obligation was discharged, any payment you make on the account is voluntary, but we still have rights under the security instrument, including the right to foreclose on the property. If you are represented by an attorney, please refer this letter to your attorney and provide us with the attorney's name, address, and telephone number. Bayview Loan Servicing, LLC., NMLS no. 2469.

**Should you require additional information, please call Customer Service: 1-800-457-5105**

**Mon-Fri, 8:00 a.m. to 7:00 p.m., EST**

**www.bayviewloanservicing.com**